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November 4, 2008

**PENNSYLVANIA BULLETIN NO. PA360-9-4**

**SUBJECT:** PER – 2008 Benefits Open Season

**Purpose:** To provide information to all employees on Federal Benefits Open Season for 2008

**Expiration Date:** December 31, 2008

***Deadline: December 8, 2008***

**The 2008 Federal Benefits Open Season for Health (FEHBP), Flexible Spending Accounts (FSAFEDS), Dental and Vision (FEDVIP) will be conducted from November 10, 2008 through December 8, 2008.**

**FEHBP (Federal Employees Health Benefits Program)**

The 2008 Federal Employees Health Benefits (FEHB) Open Season will be held from November 10, 2008 through December 8, 2008. Your current health plan will send you a copy of its brochure and a notice of the 2009 rates before open season begins. Be sure you review the section of the brochure that describes how benefits have changed for 2009.

During open season, any eligible employee who is not currently enrolled may enroll, and any eligible enrollee may change from one plan or option to another, from self only to self and family or make a combination of these changes. Additionally, open season allows employees to change their premium conversion election. Premium conversion uses Federal tax rules to let employees deduct their share of health insurance premiums from their taxable income, thereby reducing their taxes. An eligible employee who enrolls in FEHB may elect to participate or to waive participation in premium conversion.

Enrollees who wish to continue their current FEHB enrollments and premium conversion elections do not need to take any action during open season. Employees who want to change their FEHB enrollment should do so by using the **NFC Employee Personal Page** or you may complete a Health Benefits Election Form, Standard Form 2809 (Revised October 2004). This form must be completed and submitted to the Human Resources Office before the close of business on December 8, 2008. **Open Season enrollments are effective January 4, 2009 (pay period 1).**

The link listed below will provide you with information on health benefits. You are encouraged to view the information before making your decision on your health benefits coverage.

<http://www.opm.gov/insure/health/index.asp>

**FSAFEDS (Flexible Spending Accounts)**

FSAFEDS offers three different flexible spending accounts (FSA): a health care flexible spending account, a limited expense health care flexible spending account, and a dependent care flexible spending account.

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A [Health Care FSA \(HCFSA\)](#) is used to pay for eligible health care expenses that are not covered under your insurance plan, such as co-payments and over-the-counter medicines, such as Tylenol and Sudafed. It is sometimes referred to as a general purpose HCFSA.

A [Limited Expense Health Care FSA \(LEX HCFSA\)](#) is used in place of the general purpose Health Care FSA if the participant enrolled in a High Deductible Health Plan with a Health Savings Account (HSA). The Limited Expense HCFSA allows you to submit eligible dental and vision expenses only.

A [Dependent Care FSA \(DCFSA\)](#) is used to pay for childcare or adult dependent care expenses that are necessary to allow you and your spouse, if married, to work, look for work or attend school full-time. However, if you did not find a job and have no earned income for the year, your dependent care costs are not eligible.

Go to the following link <https://www.fsafeds.com/fsafeds/eligibleexpenses.asp> to view an extensive list of eligible health care services and products.

Eligible employees can enroll in FSAFEDS each year during the Federal Benefits Open Season. **Open Season enrollments are effective January 1 of the following year.** Current enrollees must remember to enroll each year to continue participating in FSAFEDS. **Enrollment does NOT carry forward year to year.**

New and newly eligible employees must enroll in this program within 60 days (but no later than October 1) of their entry on duty.

For further information, visit [www.FSAFEDS.com](http://www.FSAFEDS.com)

### **FEDVIP (Federal Employees Dental and Vision Program)**

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible Federal and Postal employees, retirees, and their eligible family members on an enrollee-pay-all basis. This Program allows dental and vision insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees are withheld from salary on a pre-tax basis.

Enrollment takes place during the annual Federal Benefits Open Season. New and newly eligible employees can enroll within the 60 days after they become eligible. **You do not have to reenroll every year.** Your coverage continues unchanged, unless you make a change or cancel coverage during Open Season. However, there are limited [Qualifying Life Events](#) that permit changes outside of Open Season.

Eligible individuals can enroll in a dental plan and/or a vision plan. They may enroll in a plan for **Self-only, Self plus one, or Self and family** coverage. The rules for family members' eligibility are the same as they are for the FEHB Program.

Employees must be eligible for the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if they are actually enrolled in FEHB - eligibility is the key. [Annuitants](#) do not have to be eligible or enrolled in the FEHB Program.

For enrollment/premium questions regarding the Federal Employees Dental and Vision Insurance Program, please contact BENEFEDS at 1(877)888-3337. To enroll in FEDVIP, please visit [www.benefeds.com](http://www.benefeds.com)

Should you have any questions regarding this open season, please contact Lisa Bonafede, Human Resources Manager, at (717) 237-2229 or Donna Via, Human Resources Specialist at (717) 237-2225.

/s/ Craig R. Derickson

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State Conservationist

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